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In opposition of proposed *House Bill 5193 An Act Concerning Health Insurance Coverage for Gender Reassignment Surgery*

Senator Crisco, Representative Megna and honorable members of the Insurance & Real Estate Committee, my name is Gretchen Raffa, Directory of Public Policy & Advocacy at Planned Parenthood of Southern New England testifying in opposition to proposed *House Bill 5193 An Act Concerning Health Insurance Coverage for Gender Reassignment Surgery*. Planned Parenthood of Southern New England serves over 65,000 patients yearly for reproductive and sexual health services. As a health care provider we are committed to taking necessary steps to ensure a non-discriminatory environment for everyone. To promote the health of our lesbian, gay, bisexual, transgender and queer (LGBTQ) patients we are continuously looking at our policies, clinical practices and staff training to improve access to quality health care and health care coverage for all individuals who come to our health centers. To address the specific health needs of patients who identify as transgender and are seeking medically necessary care, our clinical staff provide hormone therapy to many transgender patients, who often have health care coverage that will cover the cost of treatment.

A study released this month shows extremely high numbers of transgender or gender non-conforming people report being discriminated against in healthcare settings.ⁱ Also, one in five transgender respondents had been refused care because of their transgender status, and one in four had been harassed in medical settings.ⁱⁱ Among transgender people, Latino/a respondents had the highest rate of discrimination by physicians or hospitals (32% of respondents compared to 24% of all respondents). These statistics paint a bleak picture of the discrimination faced by transgender patients when seeking medical care.ⁱⁱⁱ

As a health care provider we celebrated the passage of the Affordable Care Act which has given over 11 million Americans quality, affordable health care coverage. One of the benefits of this law is that finally being transgender is no longer a preexisting condition – and insurance companies cannot refuse to sell you a plan or charge you more based on your gender identity or transgender medical history.

Unfortunately, medically necessary health care for transgender people is extremely costly. For example, hormone treatments and lab tests can cost as much as \$1,000 annually, and surgical care can cost even more. When health insurance doesn't cover these costs, many transgender people forgo needed care or delay care because they are unable to afford it. Alternatively, many dig into savings, drop out of school, or borrow money from others to pay for these services.^{iv} No one should have to risk their financial security to access the health care they need yet for transgender patients often times they are left with no other option because lack of health insurance coverage.

Gender affirmation/ transition^v can greatly improve a transgender person's mental health and general well-being. We urge you to oppose HB 5193 because it is discriminatory and harmful to the health and wellbeing of transgender people. A bill like this would move Connecticut backwards in the path to justice for all people. Just four years ago we proudly celebrated as our state passed law to protect the basic human rights of all people by including gender identity and expression among the protections Connecticut guarantees its citizens. In December 2013, citing Connecticut's non-discrimination, unfair insurance trade practice and individual and group mental health parity statutes, Insurance Commissioner Thomas Leonardi issued a bulletin advising that discrimination against an individual because of the individual's gender identity or expression is prohibited, and directing all health insurers operating in the state to pay for treatment related to a patient's gender transition.

We must continue to move forward and update laws and policies to prohibit discrimination against transgender people by making it explicitly clear that transgender exclusions in health insurance plans is unlawful discrimination. We should not be considering bills like 5193 that would unfairly deny transgender people insurance coverage for essential medical care relating to gender transition. We at Planned Parenthood believe all people deserve the right to health care and we will continue to fight for health equity. We believe all people deserve equal access to quality and timely health care and health insurance coverage for their basic health care needs.

ⁱ Lambda Legal, “When Health Care Isn’t Caring: Lambda Legal’s Survey of Discrimination Against LGBT People and People with HIV,” 2010, accessed April 1, 2014, http://www.lambdalegal.org/sites/default/files/publications/downloads/whcic-report_when-health-care-isnt-caring.pdf.

ⁱⁱ National Center for Transgender Equality and the National Gay and Lesbian Task Force, “National Transgender Discrimination Survey Report on Health and Health Care,” October 2010, accessed April 1, 2014, http://www.thetaskforce.org/downloads/reports/reports/ntds_report_on_health.pdf.

ⁱⁱⁱ PAYING AN UNFAIR PRICE: The Financial Penalty for Being Transgender in America, Center for American Progress & Movement Advancement Project (MAP), February 2015 <http://www.lgbtmap.org/file/paying-an-unfair-price-transgender.pdf>

^{iv} Ibid.

^v For transgender people, this refers to the process of coming to recognize, accept, and express one’s gender identity. Most often, this refers to the period when a person makes social, legal, and/or medical changes, such as changing their clothing, name, sex designation, and using medical interventions. This process is often called gender affirmation, because it allows people to affirm their gender identity by making outward changes. National LGBT Health Education Center: A Program of the Fenway Institute